

### **I Claim:**

1. (Currently amended) The method of implementing such Disposable Financial Tools (DFT) system with a payment processing system, includes providing added numbers to financial accounts and or other accounts at less two sets of numbers. when using An IEI and ISP card using A central number as a primary number (public key/Queen (Q) number) and a unique/specific number, which is a secondary number such as (June Drone/exit (E) number and or check/sleek number). DFT is distributed in check style formatted card system and or a portable remote financial apparatus format. Card has the capability of carrying the Caribbean countries flag and or Caricom countries flag. Apparatus can be used for multiple accounts, with the capability of having its primary and or secondary number(s) scrambled/encrypted. The said device also has capability of having Internet access update/download and voice/talk VIA Internet. Checks are displayed with payer signature automatically on embedded check residing in/on the electronic checkbook. To make a Payment is made, When the using sleek number, Queen and June Drone number (bundled number) when integrate or come together to carry out a transaction. After stimulating with at less the 3 to 4 digit number representing the issuing bank/lender on IEI network. By merging and or integrating on the IEI network (payment gateway) and then merge sent into/onto of the Banking system (merchant bank), when the unique exit number is equal to or is the same and or matching the sets of specific numbers with those on the IEI network and or on the banking system, or in the IEI network, after submitting on a web template/payment gateway will and authentication is approved. The Drone/bundled number and amount integrate on Iei payment gateway (network) with the apparatus number and or issuer routing number. or whenever the Exit (June Drone) numbers (bundle number) are marching the routing (ABA) number, account number, or PYN and other secondary numbers (ATV, Sleek number) that are on the banking system and or IEI network, it, The unique number exit the account as a none working number. Processing Disposable financial tools with control function, for exit number (June Drone number) sleek number and check number after gaining access, process and approved, they become disabled and altered or drop off or lock and exile automatically from active duty on/in the banking system and or IEI network, as a built in safety. In order to prevent DFT with the same sets of secondary or exit number from gaining access to the banking system and or IEI network again. IEIcard holder making purchase without reviling his account and or issuer routing number to the seller, and requesting payment with the IEIcard issuer lender/bank on behalf of the Licensee or merchant. IEI card does not carry issuer routing number and end user account number. Queen-number is made up of the Routing number, transit number and PYN. The Drones number (secondary /exit number) is a Serial or an ATV number. Purchaser can view merchant IEI Card Web template license number. Sleek check works 50% like a check and 50 % like a credit card. When using a Sleek Check (midget check), none-deposited disposable electronic check (NDDCE) or Avycheck (advance check). Sleek check number is reviled after processing. A check and credit card look-alike, with a magnetic strip and does not requires a payee signature or an endorsement at the back in a transaction, but carries a unique number call a sleek number unlike a check number hidden under the magnetic strip. Sleek card in disposable form, primary (sleek-P) and (sleek-G) bearing the account holders name as an option.. Sleek-P does not display a figure

amount unlike Sleek –G. But sleek-G carry's up to 5 usages which can be optional, with it cash or credit balance displaying in front of a cashier where when used. End user placing a mark in the used/void box after a DFT is used. DFT integrated with cash and credit account. A special card for Telemarketing purchase. Drone and or bundled number has the capability to be added to conventional check/system and payer/end user signature is added to the electronic check/checkbook and or apparatus. DFT accounts have the capability to be distributed in/as a plan system to end user and or as a single/multiply accounts.

2. (Currently amended) The method of claim 1 wherein said queen and Drone (bundled) at less two sets of numbers are used in making payments with Disposable Financial Tools, using multiple issuers. An IEI and ISP card using a 3 to 4 digit number representing the issuing bank on IEI network. when a Queen and Drone number; and the way in which they work using a specific number. The Queen and or Drone number entered by end user, must be the same and or exactly equal to (matching) those on the IEI network and or Banking system or must matching those on the Banking systems to be approved and in order for the drone (exit) number to exit the account on the IEI network and or the banking system. Sleek check works 50% like a check and 50 % like a credit card. The payee and the payer does not endorse the check it, neither deposit it in order for the payee to be paid. A gift card expiration date that is issued on the card by the account holder, instead of the account issuer. Sleek G card, the cashier can see how many times the card has been used and total amount used. The cashier cannot exceed the amount written on the Sleek G, if the primary holder activates it, using Checkact. When an IEIcard holder making a web purchase, the purchaser himself is the one that makes the charges or request for payment with the IEIcard issuer or lender on behalf of the Licensee or merchant. The merchant does not store up IEIcard Queen or Drone numbers and does not have any access to the account secondary number on the lender network or Ieicard system or web site. IEIcard ISP is used for quarterly billing, anytime one is used, the holder will be billed automatically three (3) times for the same amount.

3. (Currently amended) The method of an IEIcard web template (payment gateway), purchaser can view the merchant license number and or other form identifying the merchant on Iei/other payment gateway, phone number and address of the licensee, and or check to see if it is the authenticity genuine of the license and or ID number of the merchant on the Internet. And or the process where by merchant has the capability to choose the license and or other form to identify them on Iei payment gateway, using numbers, combination of letters and numbers to obtain said license/merchant ID and or have the license merchant ID (LMI/LMID) assign to them.

4. (Currently amended) The method of claim 1, processing Disposable financial tools using a control function, that when secondary numbers (unique numbers) such as ~~Jone~~ Drone/exit number and sleek/check number, gain access, process and approved, they become disabled/~~unused in-activate~~ and altered or drop off and or lock and exile automatically from active duty in the account, electronic web card, checkbook, apparatus on the IEI network and or banking system network, as a built in safety in a cash and credit account. In order to prevent a DFT with the same sets of secondary or exit number from gaining access to the banking system and IEI network again. Thus making Drone (exit/E) number accessible and or working

life valid to its unique number for transaction. Disposable financial tools (DFT), has the capability to be added to/on conventional checking system/check. By placing Bundled and or Drone number on conventional check. But the Bundled and or Drone number will be entered manually from said apparatus or check style formatted card, Web card and or scanned onto Iei payment gateway and or other gateway from paper/conventional check, to carry out internet transaction, without using the account issuer/bank web site as a payment gateway and or as an entry point to a payment gateway.

**5. Disposable Financial Tools (DFT).** (Currently amended) claim 1, where as said queen and or Drone at less two sets of numbers are used in making payment and or purchase as/with Disposable Financial Tools. IEI card issued as a unique standalone system, only the unique/specific exit number and amount is entered in a transaction. If issued by multiple issuers a bundled number would be entered with the amount. When end user submit a Drone/ bundled number and amount, it integrate with the account number and issuer routing number and or, apparatus number and or account number in the background which is unnoticed and unseen to the end user and merchant on IEI network and or other network, then merge into the banking system/merchants bank as explain in figure: 115. Using multiple lenders, the bundled numbers integrate on the private network (IEI network) with the issuer or lenders routing number, then merge the exit number and amount, issuer or lender routing number and the account number or link on IEI network and then onto or with the payment gateway into banking system. Thus carrying out transaction with queen and exit number; without the end user reveling his account number to the seller or Web site; using an IEI and ISP card. And as said in claim # 1. Disposable Financial Tools with payment process and web card that doesn't revel the account number in Internet transaction. Only end user specific card number (exit number) would be reviled to merchant in a transaction using IEI payment gateway. Card is charge back by entering the bundled Queen and or Drone number with the amount and approved number as an option. Disposable Financial Tools, gift card system with cards pre-issued to account holders, with a used or void box on it, for cashier to check void/used when card is used. give required-only The account holder is required the power or control to write gift card receptions name and amount 24x7 on the gift-cards with a signature option. without the help or making a request to the issuer to do so. that have a single working life, when used to make a purchase or other transaction, it cannot be reused to make another purchase or redeposit.

**6. New claim.** (Currently amended). Where as said in claim #1, a portable electronic financial apparatus with voice/talk capability VIA Internet; and with or without remote function, carrying embedded unique financial numbers for savings, credit card, Web card, check book/check numbers and or other account numbers. The said numbers/some of the numbers can be are displayed on the said device. Such device apparatus and or payment gateway has capability a two-way to exchange information with each other and communication (transmitter and receiver) update VIA Internet, PC, payment/register gateway and or other check in/out gateway. End user will enter has the capability to put in/insert the total/value amount purchase/paying (paid) and or deposit amount on the said remote apparatus/checkbook device before and or after the device sends the Drone/exit, bundled, check, and or other numbers to the payment gateway/register and or other check in/checkout gateway/register, the purchase amount will automatically

be received/send back onto the said end user portable electronic apparatus with the seller/merchant name and or license number (ID). If a check/card is used in the transaction, the check number and or the word used, end, and or paid would/may display on the apparatus viewable screen waiting for the end user to press/touch the save/record (S/R) button to record/save the used check/check number and the cash amount purchase/paid on the portable electronic checkbook/apparatus. Depending on the version, the check number and amount will automatically be recorded on the portable electronic checkbook/remote apparatus checkbook with the amount. The clear/remove (C/R) button is press/touch to clear the viewable screen and or used Drone (exit/check) number. Some device has the capability of going into hibernated mode or shut off sleep mode after pay/sent is press or touch, if the hold button is not touch/press before pay/sent is touch/press. Drone and or bundled number can be added to existing/conventional check and or system.

7. New claim (Currently amended). As said in claim 1, when secondary (exit) number is entered on the payment gateway/register and or other gateway, the primary numbers are unseen by the merchant and end user and or hidden in the background. And stimulated/popup from the data base when a secondary number is entered correctly and or when an electronic data capturing (EDC) software is used with DFT. Payer signature embedded/reside on electronic check/checkbook and or electronic apparatus/portable devices: check display on screen with payer signature and issuer name depending on version/type of said checkbook or apparatus, when check button is press/touch. Signature is place on the said apparatus at signup using a any device and various or method e.g. scanned from paper and or electronic signature sheet/pad (device) or method.

8. New claim (Currently amended) As said in claim 1. The process in which Iei secondary number (Drone/exit, card, check and or other financial account number are distribute on check stile formatted card system and portable electronic financial apparatus with/without remote function and the way in which they work and or by which an end user take the said secondary/exit (drone) number from a portable electronic apparatus display/ viewable screen to carry out a transaction by pressing and or touching I/W, card/check and or pay/send button on the said apparatus sending/submitting and or causing the Drone number to hibernate and or become in active activate after a transaction is completed. Double processing of check, Drone/bundled and or other account number integrate on Iei network (first processing) and or banking network, then merge/sent into the merchant bank for second/final processing or banking network.

9. New Claim (Currently amended). A method of using DFT in paper and plastic with a check style formatted card system, and on a portable electronic device and or other hand healed devices with financial account, such accounts as checking account, credit card account, and saving account used on the web to carry out Internet transaction, without ever displaying the account number and or routing number in the process, neither in a charge back process.

10. New Claim (Currently amended). Where as said in claim # 4 using a check, saving and or credit card account on an electronic checkbook, electronic check, and electronic Web card/credit card with DFT (Disposable financial Tools) process, in person and or manually entered offline and putting in/inserting on a payment gateway on the web. The Drone number working life is valid to its uniqueness in a transaction.

When a check is used from a portable electronic checkbook or an electronic Web card/credit card with a saving or other account on an apparatus and automatically debited its self or manually debited/posted before an end user can have access to used another check/Exit (Drone) number.

11. New Claim (Currently amended) Where as said in claim 9. By using DFT on the said device, end user reduce time entering excessive numbers and or writing check in/for a transaction by entering only the Drone/bundle and or check number and or pressing or touching pay/send button on the said electronic apparatus. ~~A Making transaction can be done with~~ using as little as three (3) digits without ever entering ~~the~~ an account number.

12. New Claim (Currently amended) wherein said in claim 10 the process by which the portable apparatus and the payment gateway communicate with each other. The payment gateway sends out a signal with its unique number and or the payee name/license number. When the signal is received/captured (pickup) by the hand held financial device it displays its readiness to engage with the payment gateway by displaying the payee's name and or license number and or Drone/bundled number, or a light/word(s) e.g. waiting, ready to send or send/pay. End user will touch/press pay or send button to send the Drone (exit)/bundled number onto the payment gateway and or check in/out gateway.

13. New Claim (Currently amended) As said in claim 1. The process by which electronic checks are written and debited/posted automatically on the said electronic checkbook and or manually the putting in/insert of the purchase and or payment value/amount on the electronic check/checkbook and or portable electronic financial apparatus for future record using its in put pad; and as a form of offline registering of purchases and or payments on a portable electric checkbook/apparatus and or a form of purchase and payment on lei payment/purchase gateway. After receiving the payee's name and or license number, by pressing save (S/R), debit, Web (w/I) or used, for the used check/Drone number to be debited on the electronic checkbook/financial device/ apparatus and or to be cleared. Checks are used in transaction without end user entering the issuer routing number and or his account number. After the cashier enter the transaction amount on payment gateway, end user will press/touch the pay /send button to submit/send Drone/bundled number and or scanned/retrieve the amount, merchant name and or license number to/from the payment gateway/register; displaying on the said device send the Drone/bundle number unto the payment gateway/register. Such electronic checkbook/financial apparatus has the capability to awake and display its hibernated personal organizer/date book journal to be viewed and used by end user when the menu button is press/touch and P/D button is touch/press. Conventional checks are used to carry out internet transaction by adding/using a Drone/bundled number on the checks without using the account issuer/bank web site as a payment gateway and or as an entry point to a payment gateway and without entering the Issuer routing number/user account.

14. New Claim (Currently amended). Where as said in claim #6, a portable electronic apparatus with remote function carrying single and or multiple financial accounts from multiple issuers with the capability of adding new accounts and or updated/downloadable function. And when used in the form of a ticket/pass, it can be updated at the said check in/out gateway and or PC VIA Internet. End user also has the capability

of switching to and from/between various and or different accounts to pay or for paying with multiple accounts for a single sole/select transaction. The said portable electronic financial apparatus having talk/voice VIA Internet is compatible only with a said portable electronic device carrying Internet voice/talk VIA Internet and or none Internet voice/talk architecture device. The said financial apparatus also has the capability for the payee name, license number and or amount to be automatically being scanned/ put in/inserted in various forms. Hold button is press/touch to prevent the device from locking or going into sleep mode when used multiple account to pay for a specific/sole transaction.

15. New Claim (Currently amended). The process by pressing and or touching Web (W/I) and or other account buttons after the device is unlock and or access is gain; the type of account is chosen/check, allowing the viewable screen would to automatically display a check with account holder signature and or a issuer routing number, apparatus number and Drone/bundled number from the any said account chosen to be used on the Web and or with telemarketer; and or to enter manually put in/inserted manually on an Internet payment gateway/payment register. After the number has been used, end user would press/touch the used or S/R and or other button. The device will ask to enter payee name/license number. End user will enter payee name/license number and press/touch save (S/R) to keep a record of the transaction.

16. New Claim (Currently amended). As said in claim #1, a method of carrying out and or making financial transistor secure, fraud proof and or easy to be use with confidence without worrying about your account number been fraudulently been used, by adding at less two sets a queen and or Drone of numbers to financial account. A primary number (Central/ Queen Number) and a secondary number (Drone/ Exit Number) to form disposable financial tools (DFT). The said queen/Q number and Drone/D numbers are embedded/implanted with the various accounts in/on the said portable apparatus. Issuers has the capability of having multiple Queen numbers.

17. New Claim (Currently amended). Wherein said in claim # 14, using the said electronic financial apparatus in a transaction, as a simple use apparatus with credit an electronic Web card and or checking account, the end user would point/display the device towards a payment gateway at check out, capturing the RFID/infrared signal from the pointed gateway/register, and or merchant number/license from the said pointed payment gateway with the gateway/register number onto the remote electronic financial apparatus. and or the other payment gateway/register, to register reads When this is done, the drone/bundled number under black light and or none black light from the said apparatus goes on standby. The device indicates by displaying a light and or the word logon, ready/set. End user will press and or touch the pay/send button to send or submit the encrypted and or scrambled check/check number and or card, Drone/bundled number to the payment gateway/register and or other account on the a said check-in/check-out gateway or register apparatus.

18. New Claim. As said in claim #6 using a portable electronic device carrying a passport and drivers license embedding in it or having an electronic apparatus carrying Government and or other photo I.D. on the said portable electronic apparatus. At a checking in/out gateway and or check point, drone/bundled number register and display end user picture and ID number on the specific government and or

organization view screen. The said portable electronic apparatus DFT numbers are used in the purchasing and or refilling of Government pass or ticket; such as Metro cards; by entering the card number(s) and expiration date or purchasing and or refilling of Government pass or ticket; by entering ticket number and or ticket number and expiration date VIA Internet. Ticket or pass not limited to check in or check out gateway.

19. New Claim (Currently amended) Wherein said in claim #1 using a portable electronic financial apparatus carrying unique numbers, embedded with multiple financial accounts, using queen and Drone number to carry out unique secured transaction that can not be duplicated. The said device apparatus also carry a unique number to identify the said device that carry the embedded financial account with their unique/special queen and Drone number. The said portable device has the capability of architecture and or enabled for carrying talk/voice VIA Internet.

20. New Claim (Currently amended). Where as said in claim #1 and #17, a method of implementing a system to prevent multiple payment/checkout/check-in gateways and or card register readers on a local area network (LAN) from reading registering and or capturing the same signal/numbers together and or at the same time, from a/-on the same single portable remote electronic check/checkbook, and-or Web card /credit card device and or electronic financial apparatus pass at checkout/check-in, is to have the checkout/check-in gateway or card register and LAN database architecture to received and or captured and received a unique Drone/bundled number only once, from the said unique apparatus with its number; so when a gateway/register captured and or received a Drone/bundled number, the rest of the gateway/registers on the said LAN are unable to register or record a number that is already taken/captured on the same LAN. And or is-to have the apparatus display and or pointed towards the/a specific card/check register/payment gateway, displaying its RFID/infrared signal that is displayed/point to the said payment gateway and or card-reader payment-gateway/ card(check) register door and-or in a laser like and or RFID/infrared form. If the corresponding signal from the said device is compatible same/matching and or correct with/to the payment gateway and or card/check register reader, the payment gateway door will would automatically open/unlock to receive the Drone/bundled number from the said device/ electronic financial apparatus. After the Drone/bundled number has been read captured/collected and or send from under black light and or none black light on the said portable apparatus, the display viewable screen would show the word, read, done, ok, pass, fail or a light would be turned on automatically on the portable apparatus, green for ok and red for fail. User would press/touch ok/send button to clear the viewable display and or S/R for the Drone/bundled number to automatically be debited/posted on the checkbook and or on the said device, or portable remote electronic apparatus. When checking in/out and card/check register/gateway is in use with a Drone/bundled number, the said gateway/register does not capture/hold incoming and or other Drone/bundled numbers unless the current numbers that it holds/captured, receive a sent (pay) submit signal or other signal from the current said Web card, checkbook/apparatus. The said financial apparatus screen is cleared when send/pay and or clear is touch or press; then switch back to main menu. When distribute on/in check style card format, some style would may have the capability of embedding a battery

affixed or non-affixed to the said Web card, checkbook/apparatus. The financial Card has the capability also of carrying the Caribbean countries flag(s) and or Caricom countries flag, in paper, plastic and or electronic form. The said checkbook/apparatus carry's a hibernated personal ~~planer organizer~~/ journal/ hibernated date-book with calculator. Menu program select button is press/touch to access the hibernated personal ~~planer organizer~~ journal. The said journal also has the capability to carry school subjects names as: math, English, Science and additional or other subjects related to school studies. Apparatus also has the capability/process where by end user and or account issuer/distributor can enter/insert apparatus unique number and financial issuer IeI assign network number(s) or IeI assign routing number(s). Such system will allowed end user to choose the word/number and or words and numbers as/for apparatus unique number/license or unique number/license may be assign. When issuer IeI assign/routing number is entered on an electronic checkbook, Web card and or electronic apparatus, bundled, Drone and checks numbers would automatically start from a standardized set system or can be assign per-issuer.

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